### Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF TENNESSEE	_	
Case number (if known)	_ Chapter you are filing under:	
	✓ Chapter 7	
	Chapter 11	
	Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Johnnie First name  Lee Middle name  Britton  Last name and Suffix (Sr., Jr., II, III)	Monica First name  Noel Middle name  Britton Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0970	xxx-xx-7445

Debtor 1 Johnnie Lee Britton
Debtor 2 Monica Noel Britton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		I have not used any business name or EINs.  FDBA Brittons Tree Service  Business name(s)  EINs			
5. Where you live		106 Boulder Street Maryville, TN 37804 Number, Street, City, State & ZIP Code	If Debtor 2 lives at a different address:  Number, Street, City, State & ZIP Code		
		Blount	Training of the state of En		
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6. Why you are choosing		Check one:	Check one:		
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc

Main Document Page 3 of 55 Johnnie Lee Britton Debtor 2 Monica Noel Britton Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	✓ Chapter 7						
		☐ Cha	pter 11					
		☐ Cha	pter 12					
		Cha	pter 13					
8.	How you will pay the fee	al or	oout how you	may pay. Typically, if you are payittorney is submitting your payment	ng the fee yourself, you i	erk's office in your local court for more details may pay with cash, cashier's check, or money erney may pay with a credit card or check with		
				the fee in installments. If you cho in Installments (Official Form 103A		attach the Application for Individuals to Pay		
		☐ II bu ap	request that ut is not requ oplies to you	my fee be waived (You may required to, waive your fee, and may do	est this option only if you so only if your income is pay the fee in installment	are filing for Chapter 7. By law, a judge may, a less than 150% of the official poverty line that is). If you choose this option, you must fill out 3B) and file it with your petition.		
€.	Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes.						
	•		District	Whe	n	Case number		
			District	Whe	n	Case number		
			District	Whe	n	Case number		
<b>0.</b>	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No ☐ Yes.						
			Debtor			Relationship to you		
			District	Whe	n	Case number, if known		
			Debtor			Relationship to you		
			District	Whe	n	Case number, if known		
11.	Do you rent your	No.	Go to li	ne 12.				
	residence?	✓ Yes.	Has you	r landlord obtained an eviction judo	ment against you and do	you want to stay in your residence?		
				No. Go to line 12.				
			<b>√</b>	10. 00 to line 12.				

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc Main Document Page 4 of 55

Deb	otor 2 Monica Noel Britte	on		Case number (if known)
Par	t 3: Report About Any Bu	ısinesses	You Own as a Sole Propriet	or
12.	Are you a sole proprietor of any full- or part-time business?	<b></b> No.	Go to Part 4.	
		Yes.	Name and location of busi	ness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State	e & ZIP Code
	it to this petition.		Check the appropriate box	to describe your business:
			Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))
			Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
			Stockbroker (as de	fined in 11 U.S.C. § 101(53A))
			Commodity Broker	(as defined in 11 U.S.C. § 101(6))
			None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadlines operation in 11 U.S	s. If you indicate that you are and s, cash-flow statement, and fels.C. 1116(1)(B).	ourt must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	<b>✓</b> No.	I am not filing under Chapt	er 11.
	business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chapter 1 Code.	1, but I am NOT a small business debtor according to the definition in the Bankruptcy
		Yes.	I am filing under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Any	Property That Needs Immediate Attention
14.	Do you own or have any property that poses or is	<b>V</b> No.		
	alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
	- ·			Number, Street, City, State & Zip Code

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Des Main Document Page 5 of 55

Debtor 1 **Johnnie Lee Britton**Debtor 2 **Monica Noel Britton** 

Case number (if known)

|--|

Explain Your Efforts to Receive a Briefing About Credit Counseling

15.	Tell the court whether
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi	t
counseling because of:	

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Case 3:17-bk-31603-SHB

Main Document

Page 6 of 55 Debtor 1 Johnnie Lee Britton Debtor 2 **Monica Noel Britton** Case number (if known) **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." No. Go to line 16b. ✓ Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 16b. money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. □ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ✓ No are paid that funds will Yes be available for distribution to unsecured creditors? 18. How many Creditors do **√** 1-49 1,000-5,000 25,001-50,000 you estimate that you 50-99 50,001-100,000 5001-10,000 owe? 100-199 10,001-25,000 More than 100,000 200-999 19. How much do you **≰** \$0 - \$50,000 \$1,000,001 - \$10 million \$500,000,001 - \$1 billion estimate your assets to \$50,001 - \$100,000 \$10,000,001 - \$50 million \$1,000,000,001 - \$10 billion be worth? \$50,000,001 - \$100 million \$10.000.000.001 - \$50 billion \$100,001 - \$500,000 \$500,001 - \$1 million \$100.000.001 - \$500 million More than \$50 billion 20. How much do you \$0 - \$50,000 \$1,000,001 - \$10 million \$500,000,001 - \$1 billion estimate your liabilities \$50,001 - \$100,000 \$10,000,001 - \$50 million \$1,000,000,001 - \$10 billion to be? \$50,000,001 - \$100 million \$100,001 - \$500,000 \$10,000,000,001 - \$50 billion \$500,001 - \$1 million \$100,000,001 - \$500 million More than \$50 billion Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Johnnie Lee Britton /s/ Monica Noel Britton Johnnie Lee Britton **Monica Noel Britton** Signature of Debtor 1 Signature of Debtor 2

Executed on

May 17, 2017

MM / DD / YYYY

Executed on May 17, 2017

MM / DD / YYYY

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29

Page 7 of 55 Main Document Johnnie Lee Britton Debtor 1 **Monica Noel Britton** Debtor 2 Case number (if known) For your attorney, if you are I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter represented by one for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the If you are not represented by an attorney, you do not need schedules filed with the petition is incorrect. to file this page. /s/ Zachary S. Burroughs Date May 17, 2017 /s/ Joseph D. McReynolds Signature of Attorney for Debtor MM / DD / YYYY Zachary S. Burroughs

Email address

Joseph D. McReynolds

Clark & Washington, L.L.C.

025896; State of Tennessee 028229; State of Tennessee

408 S. Northshore Drive Knoxville, TN 37919 Number, Street, City, State & ZIP Code Contact phone 865-281-8084

Printed name

Firm name

Bar number & State

Voluntary Petition for Individuals Filing for Bankruptcy

cwknoxville@cw13.com

Certificate Number: 03621-TNE-CC-029267850



# CERTIFICATE OF COUNSELING

I CERTIFY that on May 17, 2017, at 4:27 o'clock PM EDT, Johnnie L Britton received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Tennessee, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

May 17, 2017 By: /s/David Benavides Date: Name: David Benavides

> Title: Credit Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03621-TNE-CC-029267853



# CERTIFICATE OF COUNSELING

I CERTIFY that on May 17, 2017, at 4:27 o'clock PM EDT, Monica N Britton received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Tennessee, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

May 17, 2017 By: /s/David Benavides Date: Name: David Benavides

> Title: Credit Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Fill	in this inform	ation to identify you	r case:			
Deb	tor 1	Johnnie Lee Bri	Middle Name	Last Name		
Deb	tor 2	Monica Noel Bri		Edot Namo		
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ban	kruptcy Court for the:	EASTERN DISTRICT (	OF TENNESSEE		
Cas	e number					
(if kno						☐ Check if this is an
						amended filing
<b>○</b> tı	::-:-! <b>-</b>	407				
	icial For		A (( = ! ( = ! ! !	idaala Eiliaa Caa	D I (	
				iduals Filing for		4/1
				e are filing together, both to this form. On the top of		ole for supplying correct , write your name and case
		). Answer every que			any additional pages	, write your name and odde
Par	Give D	etails About Your Ma	arital Status and Where Y	ou Lived Before		
1.	What is your	current marital statu	ıs?			
	Triacio you	our one maritar otate				
	■ Married					
	□ Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other tha	n where you live now?		
	□ No					
	Yes. List	all of the places you l	ived in the last 3 years. Do	not include where you live	now.	
	Debtor 1 Pri	or Address:	Dates Debtor lived there	1 Debtor 2 Prior	Address:	Dates Debtor 2 lived there
	638 Old Sla Vonore, TN	ag Road, Apt. F I 37885	From-To: 11/14 - 01/15	Same as Deb	otor 1	Same as Debtor 1 From-To:
	2845 Lake		From-To: <b>01/14 - 11/1</b> 4	■ Same as Deb	otor 1	■ Same as Debtor 1
	Osseo, MI	49266	01/14 - 11/14	•		From-To:
3.	Within the las	st 8 years, did you e	ver live with a spouse or l	legal equivalent in a comr	nunity property state	or territory? (Community propert
state	s and territorie	es include Arizona, Ca	lifornia, Idaho, Louisiana, N	Nevada, New Mexico, Puert	o Rico, Texas, Washin	gton and Wisconsin.)
	■ No					
	☐ Yes. Mal	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (	(Official Form 106H).		
Part	2 Evnlair	n the Sources of You	ır İncome			
ıaı	LXPIAII	Title Sources of Tou	ii iiicome			
	Fill in the total	I amount of income yo	u received from all jobs and	ting a business during thi d all businesses, including p eive together, list it only onc	part-time activities.	rious calendar years?
	□ No					
	_	in the details.				
			B 1/ 4		B 14 B	
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of inco	me Gross income

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29

Page 11 of 55 Main Document Debtor 1 Johnnie Lee Britton **Monica Noel Britton** Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) From January 1 of current year until \$7,590.25 \$0.00 ☐ Wages, commissions, Wages, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For last calendar year: \$18,227.00 \$7,000.00 ■ Wages, commissions, ■ Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$9,549.00 \$5,467.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until \$0.00 **Food Stamps** \$440.00 the date you filed for bankruptcy: For last calendar year: \$0.00 **Food Stamps** \$4,200.00 (January 1 to December 31, 2016) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No. Go to line 7.

> List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc Main Document Page 12 of 55

	otor 1 Johnnie Lee Britton Monica Noel Britton	- Main Boodinone	Cas	se number (if known)		
	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this p	ayment for
	David & Tanya Clason 2014 Cherokee Drive Maryville, TN 37801	03/17, 04/17, 05/17	\$600.00	\$16,000.00	☐ Mortgag ☐ Car ☐ Credit C	
					■ Loan Re □ Supplier □ Other	payment s or vendors
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any gen n control, or owner of 20% o	eral partners; partner r more of their voting	erships of which yo g securities; and ar	u are a gener ny managing a	al partner; corporations agent, including one for
	<ul><li>No</li><li>Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
Par	■ No □ Yes. List all payments to an insider Insider's Name and Address  t 4: Identify Legal Actions, Repossession	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No	cy, were you a party in an				
	Yes. Fill in the details.  Case title	Nature of the case	Court or agency		Status of the	ne case
10.	Case number  Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  □ No. Go to line 11.  ■ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
	Honor Finance, LLC 909 Davis Street, Ste. 620 Evanston, IL 60201	Explain what happened 2007 Nissan Murano  ■ Property was reposse □ Property was foreclos □ Property was garnishe □ Property was attached	essed. eed. eed.	03/17		\$5,000.00

	btor 1 Johnnie Lee Britton btor 2 Monica Noel Britton		Case numb	per (if known)						
11.										
	Creditor Name and Address	De	escribe the action the creditor took	Date action was taken	Amount					
12.	Within 1 year before you filed for bankr court-appointed receiver, a custodian,		vas any of your property in the possession of a ner official?		efit of creditors, a					
	☐ Yes									
Pa	List Certain Gifts and Contribution	ns								
13.	Within 2 years before you filed for bank  ■ No  □ Yes. Fill in the details for each gift.	ruptcy,	did you give any gifts with a total value of mor	e than \$600 per person <sup>.</sup>	?					
	Gifts with a total value of more than \$6 per person	000	Describe the gifts	Dates you gave the gifts	Value					
	Person to Whom You Gave the Gift an Address:	d								
14.	Within 2 years before you filed for bank  No  Yes. Fill in the details for each gift or		did you give any gifts or contributions with a t	otal value of more than	\$600 to any charity?					
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed	Dates you contributed	Value					
Pa	rt 6: List Certain Losses									
15.	Within 1 year before you filed for bankr or gambling?	uptcy o	r since you filed for bankruptcy, did you lose a	nything because of the	it, fire, other disaster					
	■ No □ Yes. Fill in the details.									
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the loss le the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost					
Pai	rt 7: List Certain Payments or Transfe	rs								
16.	consulted about seeking bankruptcy or	prepar	lid you or anyone else acting on your behalf pa ing a bankruptcy petition? rs, or credit counseling agencies for services requ		rty to anyone you					
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>									
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment					
	CIN Legal Data Services 3430 Honeywell Ct Dayton, OH 45424 www.cinlegal.com		\$35.00	06/17/16	\$35.00					

Debtor 1 **Johnnie Lee Britton**Debtor 2 **Monica Noel Britton** 

Case number (if known)

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and v transferred	Description and value of any property transferred		Date payment or transfer was made	Amount of payment
	Clark & Washington LLC 3300 Northeast Expressway Bldg 3 Ste A Atlanta, GA 30341 cwknoxville@cw13.com	\$750.00; attorne	ey fees		06/17/16 - 04/13/17	\$750.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you l	or to make payments			r transfer any prope	rty to anyone who
	■ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and v transferred	alue of any proper	rty	Date payment or transfer was made	Amount of payment
18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on you include gifts and transfers that you have already listed on this statement. □ No						
	Yes. Fill in the details.					
	Person Who Received Transfer Address	property transferred payment			any property or received or debts change	Date transfer was made
	Person's relationship to you	0000 0   D				00/40
	Ray Viles Ford 2026 N. Charles G. Seviers Blvd. Clinton, TN 37716	2000 Grand Prix	(; <b>\$5</b> 00	Nissan M	n towards 2007 Iurano.	08/16
	None					
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein as		y property to a sel	f-settled tru	ıst or similar device	of which you are a
	No					
	Yes. Fill in the details.					
	Name of trust Description and value of the property transferred					Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and Stora	ge Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	were any financial ac	counts or instrum	ents held in	your name, or for y	our benefit, closed,
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, bro houses, pension funds, cooperatives, associations, and other financial institutions.  No						t unions, brokerage
	Yes. Fill in the details.					
		ast 4 digits of account number	Type of account instrument	clo	te account was sed, sold, oved, or nsferred	Last balance before closing or transfer

Debtor 1 **Johnnie Lee Britton**Debtor 2 **Monica Noel Britton** 

Case number (if known)

21.	cash, or other valuables?								
		o es. Fill in the details.							
		e of Financial Institution GSS (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
22.	Have	ou stored property in a storage unit or pl	ace other than your home within 1	year before you filed for bankruptcy	?				
	_	o es. Fill in the details.							
		e of Storage Facility ess (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
Pai	t 9:	Identify Property You Hold or Control for	Someone Else						
23.		u hold or control any property that someo meone.	ne else owns? Include any propert	y you borrowed from, are storing for	r, or hold in trust				
	_	o es. Fill in the details.							
		er's Name ess (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Pai	t 10:	Give Details About Environmental Informa	ation						
or	the pu	pose of Part 10, the following definitions	apply:						
	toxic s	onmental law means any federal, state, or substances, wastes, or material into the aitions controlling the cleanup of these sub	ir, land, soil, surface water, ground	<u> </u>					
		eans any location, facility, or property as n, operate, or utilize it, including disposal	<u>•</u>	aw, whether you now own, operate,	or utilize it or used				
		dous material means anything an environ dous material, pollutant, contaminant, or s		waste, hazardous substance, toxic	substance,				
₹ер	ort all ı	notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.					
24.	Has a	ny governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environm	ental law?				
	_	o es. Fill in the details.							
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have	ou notified any governmental unit of any	release of hazardous material?						
		o es. Fill in the details.							
	Name	es. FIII In the details. e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	Environmental law, if you know it	Date of notice				
		, , , , , , , , , , , , , , , , , , , ,	ZIP Code)						

Filed 05/22/17 Entered 05/22/17 15:43:29 Case 3:17-bk-31603-SHB Doc 1 Main Document Page 16 of 55 Debtor 1 Johnnie Lee Britton Debtor 2 **Monica Noel Britton** Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed **Brittons Tree Service Tree Service** 106 Boulder Street From-To 01/15 - 08/16 Maryville, TN 37804 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. П **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Johnnie Lee Britton /s/ Monica Noel Britton Johnnie Lee Britton **Monica Noel Britton** Signature of Debtor 2 Signature of Debtor 1 Date May 17, 2017 Date May 17, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Cas	e 3:17-bk-31603-		ned 05/22/17 Enti ment Page 17 o	erea 05/22/17 15:43 f 55	:29 Desc
Fill in this info	rmation to identify your				
Debtor 1	Johnnie Lee Britt	~			
Debtor 2	First Name  Monica Noel Britt	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B Case number (if known)	ankruptcy Court for the:	EASTERN DISTRICT C	OF TENNESSEE		Check if this is an
(,					amended filing
	orm 106Sum of Your Assets a	and Liabilities ar	nd Certain Statistic	cal Information	12/15
				re equally responsible for su	

	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,641.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	7,641.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	72,473.99
	Your total liabilities	\$	72,473.99
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,436.19
	Schedule J: Your Expenses (Official Form 106J)		2,402.00
5.	Copy your monthly expenses from line 22c of Schedule J	\$	
	Copy your monthly expenses from line 22c of Schedule J  t 4: Answer These Questions for Administrative and Statistical Records	\$	
⊃ar	Copy your monthly expenses from line 22c of Schedule J		nedules.
5. Par 6. 7.	Copy your monthly expenses from line 22c of Schedule J		nedules.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc Main Document Page 18 of 55

Debtor 1 Johnnie Lee Britton

Debtor 2 Monica Noel Britton

Main Document Page 18 07 55

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,615.78

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$	11,749.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	11,749.00

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc

			Main Document	Page 19 of 55		
Fill in	this info	rmation to identify your	case and this filing:			
Debto	or 1	Johnnie Lee Britt		ast Name		
Debto	or 2	Monica Noel Britt		istivallie		
(Spouse	e, if filing)	First Name		ast Name		
United	d States E	Bankruptcy Court for the:	EASTERN DISTRICT OF TENNES	SEE		
Case	number					☐ Check if this is an
						amended filing
Offic	cial F	orm 106A/B				
Scł	hedu	le A/B: Prop	ertv			12/15
			e items. List an asset only once. If an a	usset fits in more than one	category, list the asset in t	
			te as possible. If two married people and a separate sheet to this form. On the to			
	r every qu			p or any additional pages,	,	
Part 1	Describ	e Each Residence, Building	, Land, or Other Real Estate You Own o	or Have an Interest In		
1. Do v	ou own o	r have any legal or equitable	interest in any residence, building, la	nd, or similar property?		
`			, , ,	, , ,		
	No. Go to P					
LIY	es. where	e is the property?				
Part 2	Describ	e Your Vehicles				
□ N	No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ility vehicles, motorcycles			
3.1	Make:	Chrysler	Who has an interest in the p	ronarty? Chack and	Do not deduct secured cla	ims or exemptions. Put
J. I	Model:	Town & Country	Debtor 1 only	Operty: Check one	the amount of any secured Creditors Who Have Clain	
	Year:	2005	Debtor 2 only		Current value of the	Current value of the
		ate mileage: 170,			entire property?	portion you own?
1	Other info	ormation:	At least one of the debtors	and another		
			Check if this is communi	ty property	\$800.00	\$800.00
			(**************************************			
1 Wa	torcraft :	aircraft motor homes A	ΓVs and other recreational vehicle	s other vehicles and a	cossorios	
			onal watercraft, fishing vessels, snow			
	No					
 ■ \						
4.1	Make:	Clayton	Who has an interest in the p			ims or exemptions. Put d claims on Schedule D:
	Model:	Single-wide	Debtor 1 only		Creditors Who Have Clain	
	Year:	2002	Debtor 2 only		Current value of the	Current value of the
	Other info	ormation:	Debtor 1 and Debtor 2 only		entire property?	portion you own?
	Other info		At least one of the debtors  Check if this is communi		\$5,000.00	\$5,000.00
	Mobile	home	(see instructions)	., p. oporty	<del></del>	

Official Form 106A/B Schedule A/B: Property page 1

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Main Document Page 20 of 55 Debtor 1 Johnnie Lee Britton Debtor 2 **Monica Noel Britton** Case number (if known) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$5.800.00 pages you have attached for Part 2. Write that number here......=> Part 3: Describe Your Personal and Household Items Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Living room furniture, bedroom furniture (3), kitchen table & chairs, microwave, refrigerator, stove, washer/dryer, vacuum \$300.00 cleaner 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... 4 TVs, 2 blu-ray players, 2 DVD players, laptop, printer, PS4, Wii, 2 \$425.00 cell phones 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... \$10.00 **Baseball equipment** 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ No Yes. Describe..... \$75.00 Shotgun 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$250.00 Personal clothing

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

□ No

Yes. Describe.....

Debtor 1 Debtor 2				Case number (if know	vn)
		Personal jewelry			\$700.00
<i>Exa</i> □ No	-farm animals amples: Dogs, cats, o es. Describe	birds, horses			
		2 dogs No Cash Value			\$0.00
□ No	-	-	d not already list, including any he	alth aids you did not list	t
_ 10	o. Give openiio iii		tools, push mower, weed eater		\$20.00
		Wiscenaneous nand	loois, pusii mower, weed eater		φ20.00
			Part 3, including any entries for pa	ages you have attached	\$1,780.00
	Describe Your Finar		in any of the following?		Current value of the
Do you	own or nave any	legal or equitable interest	in any of the following?		portion you own?  Do not deduct secured claims or exemptions.
16. <b>Casi</b> <i>Exa</i> □ No	mples: Money you	have in your wallet, in your	home, in a safe deposit box, and on h	nand when you file your pe	etition
■ Ye	es				
				Cash	\$6.00
Exa	institutions		counts; certificates of deposit; shares ts with the same institution, list each.  Institution name:		ge houses, and other similar
		Checking and 17.1. savings	Knoxville TVA ECU		\$55.00
<i>Exa</i> ■ No	mples: Bond funds	or publicly traded stocks	orokerage firms, money market accou	ınts	
	-publicly traded s t venture	tock and interests in incor	porated and unincorporated busin	esses, including an inte	rest in an LLC, partnership, and
■ No	-	formation about them Name of entity:		% of ownership:	
Neg	gotiable instrument n-negotiable instrum	s include personal checks, c	gotiable and non-negotiable instruit ashiers' checks, promissory notes, ar transfer to someone by signing or del	nd money orders.	

Official Form 106A/B Schedule A/B: Property page 3

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Page 22 of 55 Main Document Debtor 1 Johnnie Lee Britton **Monica Noel Britton** Debtor 2 Case number (if known) ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No

☐ Yes. Name the insurance company of each policy and list its value.

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc Main Document Page 23 of 55

Johnnie Lee Britton Case number (if known)

Debtor 2	Monica Noel Britton	Case number (if known)	Case number (if known)		
	Company name:	Beneficiary:	Surrender or refund value:		
If you some	are the beneficiary of a living trust, expect proceeds from one has died.  Give specific information		eive property because		
Exam ■ No	s against third parties, whether or not you have filed a ples: Accidents, employment disputes, insurance claims, of the Describe each claim				
■ No	contingent and unliquidated claims of every nature, in  Describe each claim	ncluding counterclaims of the debtor and rights to	o set off claims		
■ No	nancial assets you did not already list  Give specific information				
	the dollar value of all of your entries from Part 4, inclu art 4. Write that number here		\$61.00		
Part 5: De	escribe Any Business-Related Property You Own or Have an I	nterest In. List any real estate in Part 1.			
No. G	own or have any legal or equitable interest in any business-re o to Part 6.  Go to line 38.	elated property?			
	escribe Any Farm- and Commercial Fishing-Related Property \( \) you own or have an interest in farmland, list it in Part 1.	You Own or Have an Interest In.			
■ No.	u own or have any legal or equitable interest in any far . Go to Part 7. s. Go to line 47.	rm- or commercial fishing-related property?			
Part 7:	Describe All Property You Own or Have an Interest in That	You Did Not List Above			
Exam ■ No	u have other property of any kind you did not already laples: Season tickets, country club membership  Give specific information	list?			
54. <b>Add</b>	the dollar value of all of your entries from Part 7. Write	e that number here	\$0.00		

Official Form 106A/B Schedule A/B: Property page 5

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Des

Main Document Page 24 of 55

Johnnie Lee Britton Debtor 1 Debtor 2 **Monica Noel Britton** Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ...... \$0.00 Part 2: Total vehicles, line 5 \$5,800.00 Part 3: Total personal and household items, line 15 \$1,780.00 Part 4: Total financial assets, line 36 \$61.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$7,641.00 Copy personal property total \$7,641.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$7,641.00

Official Form 106A/B Schedule A/B: Property page 6

		IVIAIII DUGU	mem - raue za ora:	<u> </u>
Fill in this infor	mation to identify your	case:		
Debtor 1	Johnnie Lee Britt	on		
	First Name	Middle Name	Last Name	
Debtor 2	Monica Noel Britt	on		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	F TENNESSEE	
Case number				
(if known)				☐ Check if this is
				amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Code Ann. § 26-2-10
-
-
Code Ann. § 26-2-10
Code Ann. § 26-2-10
Code Ann. § 26-2-10
Code Ann. § 26-2-10
Code Ann. § 26-2-10

Filed 05/22/17 Entered 05/22/17 15:43:29 Case 3:17-bk-31603-SHB Doc 1 Page 26 of 55 Main Document

Debtor 1 Debtor 2 **Monica Noel Britton** Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Shotgun Tenn. Code Ann. § 26-2-103 \$75.00 \$75.00 Line from Schedule A/B: 10.1 100% of fair market value, up to any applicable statutory limit Personal clothing Tenn. Code Ann. § 26-2-104 \$250.00 \$250.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Personal jewelry Tenn. Code Ann. § 26-2-103 \$700.00 \$700.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Miscellaneous hand tools, push Tenn. Code Ann. § 26-2-103 \$20.00 \$20.00 mower, weed eater Line from Schedule A/B: 14.1 100% of fair market value, up to any applicable statutory limit Cash Tenn. Code Ann. § 26-2-103 \$6.00 \$6.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Checking and savings: Knoxville Tenn. Code Ann. § 26-2-103 \$55.00 \$55.00 TVA ECU Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

**Johnnie Lee Britton** 

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc

		IVIUII DOM	1 1447. 21 (1) 33	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Johnnie Lee Britt	ton		
	First Name	Middle Name	Last Name	
Debtor 2	Monica Noel Brit	ton		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	OF TENNESSEE	
Case number (if known)				

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc

	Case	3.17-DK-31003-		in Documei	nt Pan	e 28 of 55	.7 13.43.2	La Desc
Fill in	this inform	ation to identify your o			1 60	C 20 01 33		
Debtor	r 1	Johnnie Lee Britte	n .					
Dobtoi	•	First Name	Middle Na	ame	Last Name			
Debtor	r 2	Monica Noel Britte	on					
(Spouse	if, filing)	First Name	Middle Na	ame	Last Name			
United	States Ban	kruptcy Court for the:	EASTERN	DISTRICT OF TE	NNESSEE			
Case r	number							
(if known	n)			_				check if this is an
							а	mended filing
Offici	ial Form	106E/F						
		F: Creditors W	ho Have	Unsecured	d Claims			12/15
						Part 2 for creditors with NON	IPRIORITY clai	
Schedul eft. Atta	le D: Creditor ach the Conti nd case num	rs Who Have Claims Secu	ıred by Propert e. If you have n	y. If more space is o information to r	s needed, copy	e any creditors with partially s the Part you need, fill it out, do not file that Part. On the t	number the en	tries in the boxes on the
		s have priority unsecured						
	No. Go to Pa	rt 2.						
	Yes.							
Part 2:		of Your NONPRIORIT	Y Unsecured	Claims				
3. Do	any creditor	s have nonpriority unsec	ured claims ag	ainst you?				
	No. You have	e nothing to report in this pa	art. Submit this f	orm to the court wit	th your other scl	nedules.		
	Yes.				•			
uns tha	secured claim	, list the creditor separately	for each claim.	For each claim liste	ed, identify what	no holds each claim. If a credit type of claim it is. Do not list clain three nonpriority unsecured c	aims already inc	luded in Part 1. If more
								Total claim
4.1	Account	Receivable Solution	ns	Last 4 digits of ac	count number			\$599.00
		Creditor's Name			1.4.1	0047		
		linton Ave. hns, MI 48879		When was the de	bt incurred?	2017		-
		eet City State Zlp Code		As of the date you	u file, the claim	is: Check all that apply		
	Who incurr	red the debt? Check one.						
	Debtor 1	only		☐ Contingent				
	Debtor 2	2 only		☐ Unliquidated				
	Debtor 1	and Debtor 2 only		☐ Disputed				
	☐ At least	one of the debtors and ano	ther	Type of NONPRIC	ORITY unsecure	ed claim:		
	☐ Check if this claim is for a community			☐ Student loans				
	debt	bi		•		paration agreement or divorce th	at you did not	
		subject to offset?		report as priority cl		ing plane, and attraction (1.1)	la.	
	■ No			-	•	ing plans, and other similar deb	IS .	
	☐ Yes			Other. Specify	Collection	(multiple accounts)		

Amsher	Last 4 digits of account number	\$13
Nonpriority Creditor's Name 4524 Southlake Parkway Suite 15	When was the debt incurred? 2017	•
Hoover, AL 35244  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Collection	
ARC	Last 4 digits of account number	\$4
Nonpriority Creditor's Name 501 Greene Street Augusta, GA 30901	When was the debt incurred? 2017	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
ls the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Collection	
Cadillac Accounts Receivable	Last 4 digits of account number	\$35
Nonpriority Creditor's Name 1015 Wilcox Street Cadillac, MI 49601	When was the debt incurred? 2017	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
- INV	The formation of the first of t	

	1 Johnnie Lee Britton 2 Monica Noel Britton	Case number (if know)	
4.5	CBO Covenant Medical Group Inc.	Last 4 digits of account number	\$222.00
	Nonpriority Creditor's Name PO Box 59066 Knoxville, TN 37950	When was the debt incurred? 2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
4.6	Collection Bureau of Fort Walton	Last 4 digits of account number	\$2,438.00
	Nonpriority Creditor's Name 711 Eglin Pkwy NE Fort Walton Beach, FL 32547	When was the debt incurred? 2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection (multiple accounts)	
4.7	Convergent Outsourcing Inc.	Last 4 digits of account number	\$2,097.00
	Nonpriority Creditor's Name 800 SW 39th Street Renton, WA 98057	When was the debt incurred? 2017	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a separation agreement or divorce that you did not</li></ul>	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection	

	or 1 Johnnie Lee Britton or 2 Monica Noel Britton	Case number (if know)	
4.8	CP Federal Credit Union	Last 4 digits of account number	\$3,794.00
	Nonpriority Creditor's Name 1100 Clinton Road Jackson, MI 49202	When was the debt incurred? 2012	<del></del>
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection	
4.9	Credit Collection Services  Nonpriority Creditor's Name	Last 4 digits of account number	\$160.00
	725 Canton Street	When was the debt incurred? 207	
	Medfield, MA 02052  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the diam is. Oncok an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection (multiple accounts)	
4.1 0	Credit Services of Michigan	Last 4 digits of account number	\$162.00
	Nonpriority Creditor's Name  1982 Hemmeter	When was the debt incurred? 2013	
	Saginaw, MI 48603  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Пол	
	Debtor 2 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	⊔ res	■ Other. Specify Collection	

	r 2 Monica Noel Britton	Case number (if know)	
4.1	David & Tanya Clason	Last 4 digits of account number	\$16,000.00
	Nonpriority Creditor's Name 2014 Cherokee Drive Maryville, TN 37801	When was the debt incurred? 2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Loan	
4.1	Eastern Account System	Last 4 digits of account number	\$224.00
	Nonpriority Creditor's Name 75 Glen Road Suite 110 Sandy Hook, CT 06482	When was the debt incurred? 2017	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection	
4.1	ERC	Last 4 digits of account number	\$935.00
	Nonpriority Creditor's Name 8014 Bayberry Road	When was the debt incurred? 2017	
	Jacksonville, FL 32256  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	• , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection (multiple accounts)	

Debtor Debtor		Case number (if know)	
4.1	Fifth Third Bank	Last 4 digits of account number	\$620.00
	Nonpriority Creditor's Name PO Box 630778 Cincinnati, OH 45263	When was the debt incurred? 2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.1	First Credit Services, Inc.	Last 4 digits of account number	\$211.80
	Nonpriority Creditor's Name PO Box 55	When was the debt incurred? 2017	
	3 Skiles Ave.	when was the debt incurred?	
	Piscataway, NJ 08855		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection	
4.1	Hillsdale County District Court Nonpriority Creditor's Name	Last 4 digits of account number	\$8,985.00
	49 N. Howell Hillsdale, MI 49242	When was the debt incurred? 2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	-	Judgments	
	Yes	Docket No. 13614GC  Other. Specify  Other No. 13580GC	

	Monica Noel Britton	Case number (if know)	
4.1	Honor Finance, LLC	Last 4 digits of account number	\$11,272.00
	Nonpriority Creditor's Name 909 Davis Street, Ste. 620 Evanston, IL 60201	When was the debt incurred? 2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Repossession Deficiency	
4.1	LJ Ross Associates	Last 4 digits of account number	\$729.00
	Nonpriority Creditor's Name PO Box 1838	When was the debt incurred? 2015	
	Ann Arbor, MI 48103  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection (multiple accounts)	
4.1	National Credit Adjusters	Last 4 digits of account number	\$392.00
	Nonpriority Creditor's Name P.O. Box 3023	When was the debt incurred? 2017	
	Hutchinson, KS 67504  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify Collection	

Debto	or 2 Monica Noel Britton	Case number (if know)	
4.2	Online Collections GrvI	Last 4 digits of account number	\$173.00
	Nonpriority Creditor's Name 202 Firetower Rd Winterville, NC 28590	When was the debt incurred? 2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection	
4.2	Paramount Recovery System	Last 4 digits of account number	\$859.00
	Nonpriority Creditor's Name 111 E. Center St. Lorena, TX 76655	When was the debt incurred? 2017	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection (multiple accounts)	
4.2	SAC Finance Co. Inc.	Last 4 digits of account number	\$8,251.00
2	Nonpriority Creditor's Name 6642 Saint Joe Rd. #200	When was the debt incurred? 2017	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Fort Wayne, IN 46835  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection	

Debtor 2 Monica Noel Britton	Case number (if know)	
.2 Spectrum	Last 4 digits of account number	\$172.27
Nonpriority Creditor's Name 4145 S. Falkenburg Road Riverview, FL 33578	When was the debt incurred? 2017	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	that you did not
■ No	Debts to pension or profit-sharing plans, and other similar del	bts
Yes	Other. Specify Cable Services	
State Farm Insurance	Last 4 digits of account number	\$798.00
Nonpriority Creditor's Name PO Box 44110	When was the debt incurred? 2017	
Jacksonville, FL 32231  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce report as priority claims	that you did not
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar del	bts
☐ Yes	Other. Specify Collection	
US Department of Education	Last 4 digits of account number	\$11,749.00
Nonpriority Creditor's Name P.O. Box 5609	When was the debt incurred? 2017	
Greenville, TX 75403  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	■ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce report as priority claims	that you did not
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar del	bts
□ Ves	Other Specify	

	Johnnie Lee Britton Monica Noel Britton		Case number (if know)	
4.2	Variation Windows			<b>\$4.000.00</b>
0	Verizon Wireless Nonpriority Creditor's Name	Last 4 digits of account number	er	\$1,028.00
	PO Box 26055 Minneapolis, MN 55426	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	m is: Check all that apply	
,	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	red claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sereport as priority claims	eparation agreement or divorce that you did not	
	_	<u></u>	uring plans, and other similar debts	
	■ No		•	
	Yes	Other. Specify Cellular S	Services	
4.2	Wakefield & Associates	Last 4 digits of account numbe	er	\$70.00
	Nonpriority Creditor's Name			
	PO Box 50250	When was the debt incurred?	2017	
	Knoxville, TN 37950 Number Street City State Zlp Code	As of the date you file, the claim	m is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the olan	in is. Oncor an inat appry	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	<u> </u>		
	_	☐ Disputed  Type of NONPRIORITY unsecu	red claim:	
	At least one of the debtors and another	Student loans	red diami.	
	☐ Check if this claim is for a community debt	_	eparation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	paration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sha	iring plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection	n	
Part 3:	List Others to Be Notified About a D	ebt That You Already Listed		
is tryin have m	g to collect from you for a debt you owe to s	someone else, list the original creditor at you listed in Parts 1 or 2, list the ac	nt you already listed in Parts 1 or 2. For example, if in Parts 1 or 2, then list the collection agency here Iditional creditors here. If you do not have addition	e. Similarly, if you
Name an	d Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
AT&T		Line 4.13 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box			■ Part 2: Creditors with Nonpriority Unsecured Claim	ıs
Caroi	Stream, IL 60197-5093	Last 4 digits of account number		
Name an	d Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
	mers Energy	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box			■ Part 2: Creditors with Nonpriority Unsecured Claim	IS
Ann Ar	bor, MI 48106-2022	Last 4 digits of account number		
	d Address	On which entry in Part 1 or Part 2 did y	_	
Golds 4001 M	laple Avenue, Ste. 200	Line <u>4.15</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims	
	TX 75219		Part 2: Creditors with Nonpriority Unsecured Claim	IS
		Last 4 digits of account number		
Name an	d Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
	Creek Emerg Phys PLLC		☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box	x 31957		■ Part 2: Creditors with Nonpriority Unsecured Claim	ıs

Debtor 1 Johnnie Lee Britton Debtor 2 Monica Noel Britton		Case number (if know)				
Clarksville, TN 37040	Last 4 digits of account number					
Name and Address Mountain Laurel Assurance PO Box 55126 Boston, MA 02205	On which entry in Part 1 or Part 2 did y Line 4.9 of ( <i>Check one</i> ):	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address National Creditors Connection 14 Orchard Road, Ste. 200 Lake Forest, CA 92630	On which entry in Part 1 or Part 2 did y Line <b>4.17</b> of ( <i>Check one</i> ):	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims				
,	Last 4 digits of account number					
Name and Address Progressive Insurance P.O. Box 31260 Tampa, FL 33631	On which entry in Part 1 or Part 2 did y Line 4.9 of ( <i>Check one</i> ):  Last 4 digits of account number	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Address Sprint P.O. Box 541023 Los Angeles, CA 90054-1023	On which entry in Part 1 or Part 2 did y Line 4.13 of ( <i>Check one</i> ):  Last 4 digits of account number	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Address T-Mobile PO Box 742596 Cincinnati, OH 45274-2596	On which entry in Part 1 or Part 2 did y Line 4.2 of ( <i>Check one</i> ):  Last 4 digits of account number	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Address T-Mobile PO Box 790047 Saint Louis, MO 63179	On which entry in Part 1 or Part 2 did y Line 4.7 of ( <i>Check one</i> ):  Last 4 digits of account number	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Address Tennessee Valley Radiology, LLC PO Box 426 Lenoir City, TN 37771	On which entry in Part 1 or Part 2 did y Line 4.27 of ( <i>Check one</i> ):  Last 4 digits of account number	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Address US Department of Education 50 United Nations Plaza Mailbox 1200, Suite 1273 San Francisco, CA 94102	On which entry in Part 1 or Part 2 did y Line <b>4.25</b> of ( <i>Check one</i> ):	you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
	6f.	Student loans	6f.	\$ Total Claim

Debtor 1 Johnnie Lee Britton
Debtor 2 Monica Noel Britton

Case number (if know)

Total				 11,749.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 60,724.99
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 72,473.99

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Des

		MICHIEL DOGG	1 4400 40 01 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Johnnie Lee Britt	ton		
	First Name	Middle Name	Last Name	
Debtor 2	Monica Noel Brit	ton		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	FTENNESSEE	
Case number (if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Yes Communities/Rockford Park 3701 Ambassador Lane Louisville, TN 37777	Lot Lease

Case 3:17-bk-31603-SHB Doc 1 Filed 05/22/17 Entered 05/22/17 15:43:29 Desc

	436 0:17 BK 01000	Main Docu	ment Page 4	1 of 55	10:20 Best
Fill in this i	information to identify your		mem Faue 4	1.01.33	
Debtor 1	Johnnie Lee Brit	ton			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	Monica Noel Brit	Middle Name	Last Name		
		EASTERN DISTRICT (			
Officed State	es Bankruptcy Court for the:	LASTERN DISTRICT	DE TENNESSEE		
Case numb (if known)	er			С	☐ Check if this is an amended filing
⊃tt: -: - I	Гатта 400II				
	Form 106H				
Sched	ule H: Your Cod	lebtors			12/15
our name	nd number the entries in the and case number (if known you have any codebtors? (if	). Answer every question	n.	o this page. On the top of any as a codebtor.	Additional Pages, write
■ No □ Yes					
L res					
	in the last 8 years, have yo a, California, Idaho, Louisiana			y? (Community property states on ngton, and Wisconsin.)	and territories include
`	Go to line 3. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
	. ,	το, το τίξου τη το το	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
in line : Form 1	2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make s	if your spouse is filing with youre you have listed the credit 6G). Use Schedule D, Schedu	tor on Schedule D (Official
-	Column 1: Your codebtor ame, Number, Street, City, State and 2	IP Code		Column 2: The creditor to Check all schedules that ap	
3.1				☐ Schedule D, line	
	lame			☐ Schedule E/F, line	
				☐ Schedule G, line	
	lumber Street	State	ZIP Code	_	
					_
3.2				☐ Schedule D, line	
	lame			☐ Schedule E/F, line	
				☐ Schedule G, line	
N	lumber Street			_	
C	City	State	ZIP Code		

Fill in this information to	o identify your case:	
Debtor 1	Johnnie Lee Britton	
Debtor 2 (Spouse, if filing)	Monica Noel Britton	
United States Bankrup	tcy Court for the: EASTERN DISTRICT OF TENNESSEE	
Case number (If known)		Check if this is:  An amended filing A supplement showing postpetition chapter
Official Form	1061	13 income as of the following date:  MM / DD/ YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Fundament status	■ Employed	☐ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	■ Not employed
	employers.	Occupation	Welder	
	Include part-time, seasonal, or self-employed work.	Employer's name	Express Employment Professionals	
	Occupation may include student or homemaker, if it applies.	Employer's address	217 Airport Plaza Drive Alcoa, TN 37701	
		How long employed the	here? 3 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 2,600.00 0.00 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. +\$ 3. 0.00 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 2,600.00

Official Form 106I Schedule I: Your Income page 1

	tor 1 tor 2	Johnnie Lee Britton Monica Noel Britton	-	(	Case n	umber (if k	nown	) _			
					For I	Debtor 1			For Debtor		
	Cop	by line 4 here	4.		\$	2,600	0.00		\$	0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	25	1.81		\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.		\$		0.00	_	\$	0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$		0.00	_	\$	0.00	_
	5d.	Required repayments of retirement fund loans	5d.		\$		0.00	_	\$	0.00	_
	5e.	Insurance	5e.		\$		0.00	)	\$	0.00	<del>-</del>
	5f.	Domestic support obligations	5f.		\$		0.00	)	\$	0.00	
	5g.	Union dues	5g.		\$		0.00	)	\$	0.00	_
	5h.	Other deductions. Specify:	_ 5h.	.+	\$	(	0.00	+	\$	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	25 <sup>-</sup>	1.81		\$	0.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,348	8.19	)_	\$	0.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$		0.00	•	\$	0.00	
	8b.	Interest and dividends	8b.		\$ —		0.00	_	\$	0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$		0.00	_	\$	0.00	_
	8d.	Unemployment compensation	8d.		\$	(	0.00	)	\$	0.00	_
	8e.	Social Security	8e.		\$	(	0.00	)_	\$	0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps	8f.		\$		0.00	)	\$	88.00	
	8g.	Pension or retirement income	8g.		\$	(	0.00	)	\$	0.00	_
	8h.	Other monthly income. Specify:	_ 8h.	.+	\$	(	0.00	) +	\$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<b>.</b>		0.00		\$	88.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2	,348.19	]_[	\$	88.00	= \$	2,436.19
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		* –		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		*—	00.00		2,700.10
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			•		•	in Schedul	e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaillies								\$Combi	2,436.19
10	Do :	you expect an increase or decrease within the year often you file this form.	2							month	ly income
١٥.	<b>■</b>	you expect an increase or decrease within the year after you file this form' No.	f								
		Yes. Explain: Sch I income for Debtor 1 is based on 40 hrs./we	ek at	t \$	15/hr						

Fill in this inforn	nation to identify your	case:					
Debtor 1	Johnnie Lee B	ritton			Checl	k if this is:	
Debtor 2	Monica Noel B	ritton			_	An amended filing	ving postpetition chapter
(Spouse, if filing)	Worlica Noel B	iiiioii					the following date:
United States Bar	nkruptcy Court for the:	EASTE	RN DISTRICT OF TENNE	SSEE	1	MM / DD / YYYY	
Case number (If known)							
Official F	orm 106J				I		
Schedul	e J: Your E	xper	ises				12
information. If number (if kno	more space is need own). Answer every of cribe Your Househo	ed, atta questio	If two married people ar ch another sheet to this n.				
□ No. Go							
Yes. De	oes Debtor 2 live in a	a separ	ate household?				
	No Yes. Debtor 2 must fi	ile Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of Debte	or 2.	
		⊐ No					
, , , , ,		Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
Do not sta	te the						□ No
dependen				Son		3	■ Yes
				Son		6	□ No ■ Yes
				Com		40	□ No
				Son		10	■ Yes □ No
							☐ Yes
expenses	xpenses include of people other that and your dependents	n 🗖	No Yes				
Part 2: Est	mate Your Ongoing	Monthl	v Expenses				
Estimate your	expenses as of your	r bankrı	uptcy filing date unless y y is filed. If this is a supp				
Include expens	ses paid for with no	n-cash	government assistance i	f vou know			
	ich assistance and h		luded it on Schedule I: Y			Your exp	enses
	l or home ownership and any rent for the g		ses for your residence. In	nclude first mortgag	e 4. \$		375.00
If not incl	uded in line 4:						
4a. Rea	l estate taxes				4a. \$		0.00
	perty, homeowner's, c	or renter	's insurance		4b. \$		0.00
4c. Hon	ne maintenance, repa	ir, and ι	ıpkeep expenses		4c. \$		0.00

4d. \$

4d. Homeowner's association or condominium dues

Additional mortgage payments for your residence, such as home equity loans

0.00

0.00

Deb	tor 1 <b>Johnnie</b>	e Lee Britton					
Deb	tor 2 Monica	Noel Britton	Case number (if known)				
				_			
6.	Utilities:		_	•			
		y, heat, natural gas	6a.	· · · — — — — — — — — — — — — — — — — —	175.00		
		ewer, garbage collection	6b.	·	0.00		
	•	ne, cell phone, Internet, satellite, and cable services	6c.	·	230.00		
-	6d. Other. Sp		6d.	·	0.00		
7.		sekeeping supplies	7.	·	800.00		
8.		children's education costs	8.	· -	5.00		
9.	-	dry, and dry cleaning	9.	\$	200.00		
		products and services	10.	· ·	100.00		
11.		•	11.	\$	50.00		
12.	Do not include	Include gas, maintenance, bus or train fare. car payments.	12.	\$	250.00		
13.	Entertainment	, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00		
14.	Charitable con	tributions and religious donations	14.	\$	0.00		
15.	Insurance.						
		insurance deducted from your pay or included in lines 4 or 20.		_			
	15a. Life insur		15a.	*	0.00		
	15b. Health in		15b.	·	0.00		
	15c. Vehicle in		15c.	·	60.00		
	15d. Other ins	· · · <u></u>	15d.	\$	0.00		
16.		nclude taxes deducted from your pay or included in lines 4 or 20.	16	<b>c</b>	0.00		
47	Specify:	Inner was wearen	16.	\$	0.00		
17.		lease payments: nents for Vehicle 1	17a.	\$	0.00		
		nents for Vehicle 2	17b.	·	0.00		
	17c. Other. Sp		17c.	•	0.00		
	17d. Other. Sp	-	— 17d.	·	0.00		
18.		s of alimony, maintenance, and support that you did not report as					
	deducted from	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00		
19.	Other payment	ts you make to support others who do not live with you.		\$	0.00		
	Specify:		19.				
20.		perty expenses not included in lines 4 or 5 of this form or on Scheo					
		es on other property	20a.	·	0.00		
	20b. Real esta		20b.	·	0.00		
		homeowner's, or renter's insurance	20c.	·	0.00		
		ince, repair, and upkeep expenses	20d.		0.00		
		ner's association or condominium dues	20e.		0.00		
21.	Other: Specify:		21.	+\$	7.00		
	Pet Expense			+\$	50.00		
22.	Calculate vour	monthly expenses					
	22a. Add lines	• •		\$	2,402.00		
	22b. Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$			
	22c. Add line 22	2a and 22b. The result is your monthly expenses.		\$	2,402.00		
23.	•	monthly net income.		_			
		e 12 (your combined monthly income) from Schedule I.	23a.		2,436.19		
	23b. Copy you	ur monthly expenses from line 22c above.	23b.	-\$	2,402.00		
	22a Subtract	your monthly expenses from your monthly income					
		your monthly expenses from your monthly income. It is your <i>monthly net income</i> .	23c.	\$	34.19		
	1116 168u	icio your monuny nocumouno.					
24.	Do you expect	an increase or decrease in your expenses within the year after you	ı file this	s form?			
	For example, do y	you expect to finish paying for your car loan within the year or do you expect your			or decrease because of a		
		e terms of your mortgage?					
	No.						
	☐ Yes.	Explain here:					

Fill in th	nis informa	ation to identify your	case:					
Debtor 1	1	Johnnie Lee Britt	on					
		First Name	Middle Name	Las	t Name			
Debtor 2	2	Monica Noel Britt	on					
(Spouse if,	filing)	First Name	Middle Name	Las	t Name			
United S	States Bank	cruptcy Court for the:	EASTERN DISTRIC	CT OF TENNES	SEE			
Case nu	ımber							
(if known)								Check if this is an
								amended filing
Officia	al Form	106Dec						
Decl	larati	on About a	n Individu	al Debte	or's	Schedules		12/15
ir two ma	arried peo	pie are filing together	, both are equally re	esponsible for s	uppıyıı	ng correct information.		
						edules. Making a false sta		
				bankruptcy cas	e can r	result in fines up to \$250,	000, or imp	risonment for up to 20
years, or	r both. 18	U.S.C. §§ 152, 1341, 1	519, and 35/1.					
	Sign I	Below						
Dic	d you pay	or agree to pay some	one who is NOT an a	attorney to help	you fil	II out bankruptcy forms?		
_	NI-							
	No							
	Yes. Na	me of person						etition Preparer's Notice,
						Declaration	on, and Sign	nature (Official Form 119)
		of perjury, I declare rue and correct.	that I have read the	summary and s	chedul	les filed with this declara	tion and	
Y	/s/ John	nie Lee Britton		Y	/e/ M	onica Noel Britton		
^ .		Lee Britton				ica Noel Britton		
		of Debtor 1				ture of Debtor 2		
	- -	4			· .			
	Date Ma	ay 17, 2017			Date	May 17, 2017		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# **United States Bankruptcy Court Eastern District of Tennessee**

_	Johnnie Lee Britton			
In re	Monica Noel Britton		Case No.	
		Debtor(s)	Chapter	7

### **VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:	May 17, 2017	/s/ Johnnie Lee Britton	
		Johnnie Lee Britton	
		Signature of Debtor	
Date:	May 17, 2017	/s/ Monica Noel Britton	
		Monica Noel Britton	
		Signature of Debtor	
Date:	May 17, 2017	/s/ Zachary S. Burroughs	
		/s/ Joseph D. McReynolds	
		Signature of Attorney	
		Zachary S. Burroughs 025896	
		Joseph D. McReynolds 028229	
		Clark & Washington, L.L.C.	
		408 S. Northshore Drive	
		Knoxville, TN 37919	
		965_291_9094	

Account Receivable Solutions 301 N. Clinton Ave. Saint Johns, MI 48879

Amsher 4524 Southlake Parkway Suite 15 Hoover, AL 35244

ARC 501 Greene Street Augusta, GA 30901

AT&T PO Box 5093 Carol Stream, IL 60197-5093

Cadillac Accounts Receivable 1015 Wilcox Street Cadillac, MI 49601

CBO Covenant Medical Group Inc. PO Box 59066 Knoxville, TN 37950

Collection Bureau of Fort Walton 711 Eglin Pkwy NE Fort Walton Beach, FL 32547

Consumers Energy PO Box 2022 Ann Arbor, MI 48106-2022

Convergent Outsourcing Inc. 800 SW 39th Street Renton, WA 98057

CP Federal Credit Union 1100 Clinton Road Jackson, MI 49202

Credit Collection Services 725 Canton Street Medfield, MA 02052

Credit Services of Michigan 1982 Hemmeter Saginaw, MI 48603

David & Tanya Clason 2014 Cherokee Drive Maryville, TN 37801

Eastern Account System 75 Glen Road Suite 110 Sandy Hook, CT 06482

ERC 8014 Bayberry Road Jacksonville, FL 32256

Fifth Third Bank PO Box 630778 Cincinnati, OH 45263

First Credit Services, Inc. PO Box 55 3 Skiles Ave. Piscataway, NJ 08855

Golds Gym 4001 Maple Avenue, Ste. 200 Dallas, TX 75219

Hesse Creek Emerg Phys PLLC PO Box 31957 Clarksville, TN 37040

Hillsdale County District Court 49 N. Howell Hillsdale, MI 49242

Honor Finance, LLC 909 Davis Street, Ste. 620 Evanston, IL 60201

LJ Ross Associates PO Box 1838 Ann Arbor, MI 48103 Mountain Laurel Assurance PO Box 55126 Boston, MA 02205

National Credit Adjusters P.O. Box 3023 Hutchinson, KS 67504

National Creditors Connection 14 Orchard Road, Ste. 200 Lake Forest, CA 92630

Online Collections Grvl 202 Firetower Rd Winterville, NC 28590

Paramount Recovery System 111 E. Center St. Lorena, TX 76655

Progressive Insurance P.O. Box 31260 Tampa, FL 33631

SAC Finance Co. Inc. 6642 Saint Joe Rd. #200 Fort Wayne, IN 46835

Spectrum 4145 S. Falkenburg Road Riverview, FL 33578

Sprint P.O. Box 541023 Los Angeles, CA 90054-1023

State Farm Insurance PO Box 44110 Jacksonville, FL 32231

T-Mobile PO Box 742596 Cincinnati, OH 45274-2596 T-Mobile PO Box 790047 Saint Louis, MO 63179

Tennessee Valley Radiology, LLC PO Box 426 Lenoir City, TN 37771

US Department of Education P.O. Box 5609 Greenville, TX 75403

US Department of Education 50 United Nations Plaza Mailbox 1200, Suite 1273 San Francisco, CA 94102

Verizon Wireless PO Box 26055 Minneapolis, MN 55426

Wakefield & Associates PO Box 50250 Knoxville, TN 37950

Yes Communities/Rockford Park 3701 Ambassador Lane Louisville, TN 37777